

### REMARKS

The present Amendment is responsive to the final Office Action mailed July 12, 2005 and is filed concurrently with a Request for Continued Examination (RCE).

In the final Office Action, claims 1-35, are rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Publication No. 2005/0060584, to Ginter et al. Claims 1-65 are pending. Reconsideration and withdrawal of the above rejections are respectfully submitted.

As the Examiner will note, each of the independent claims has been amended as follows:

...

issuing a primary digital certificate to a primary certificate holder of a corporation, the primary certificate being configured to authorize the primary certificate holder to designate a plurality of holders of secondary digital certificates that are derivative from the primary certificate, each of the primary and plurality of secondary certificates including at least one of unique identifying information and an indication of authority of the holder of the certificate that includes at least one of a maximum payment that the holder of the certificate is authorized to validate and an identification of payees for which the certificate holder is authorized to validate payments, an authority defined in each of the secondary digital certificates being comparatively more limited than an authority defined in the primary digital certificate;

collecting, over the computer network, pending corporate payment requests for clearing against an account of the corporation;

periodically generating a pending payment statement that includes the collected pending payment requests;

requiring that each of the collected pending payment requests be validated by an authenticated ~~primary or~~ secondary certificate holder having the authority to validate the payment requests up to the predetermined maximum payment and for the identified payees included in the indication of authority of the secondary certificate issued to the authenticated secondary certificate holder, and ;

clearing only validated corporate payment requests of the pending payment statement against the corporate account.

Therefore, each of the primary and secondary certificates is recited to include unique identifying information and an indication of authority of the holder of the certificate. Moreover the indication of authority is further recited to include a maximum payment that the certificate holder is authorized to validate and/or the payees for which the certificate holder is authorized to validate

payments. Furthermore, each of the independent claims has been amended to require "that each of the collected pending payment requests be validated by an authenticated primary or secondary certificate holder having the authority to validate the payment requests up to the predetermined maximum payment and for the identified payees included in the indication of authority of the secondary certificate issued to the authenticated secondary certificate holder." Therefore, the collected payment requests must be validate by a secondary certificate holder, and the certificate holder can only validate collected payment requests up to the predetermined maximum amount defined in his or her secondary certificate and only for those payees listed in his or her secondary certificate.

Ginter et al. do not teach that their certificates include an indication of the maximum payment that the holder of the certificate is authorized to validate, nor do Ginter et al. teach that their certificates include an identification of payees for which the certificate holder is authorized to validate payments. The certificates of Ginter et al. are disclosed to contain an indication of the maximum liability for which the certificate issuer is willing to be liable if the certificate proves to be fraudulent. However, Ginter et al. do not teach that any of the certificates in their trusted infrastructure include either maximum payments or an identification of payees for which the certificate holder is authorized to validate payments.

Moreover, Ginter et al. do not teach "requiring that each of the collected pending payment requests be validated by an authenticated secondary certificate holder having the authority to validate the payment requests", as claimed. Note that the validation of the authenticated secondary certificate holder, as claimed, is limited by the predetermined maximum amount and the identified payees listed in his or her secondary certificate. Ginter does not teach

any such certificates and/or validation steps that are constrained by the certificates in the manner claimed.

It is believed, therefore, that the present amendment overcomes the outstanding rejections and places this application in condition for allowance. Applicant respectfully requests that a timely Notice of Allowance be issued in this case. Should the Examiner have any further questions regarding this amendment or the application in general, he need only call the undersigned, and whatever is needed will be done at once.

Respectfully submitted,

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